



Toys for Tots at CJ Office

SHOALS – The Courier Journal and Times Daily offices located at 219 W. Tennessee St. in Florence are again one of many drop-off locations for **Toys for Tots**.

New and unwrapped toys may be dropped off in the donation box located in the front lobby any time by December 12. Office hours are from 8am-5pm Monday-Friday.

The Marine Corps League is sponsoring the donation boxes around the Shoals.

The group this year is collecting toys for 1,200 children from throughout the Shoals, as well as children in Franklin, Marion, and Winston counties.

Walters and Powell Listed

FLORENCE--UNA's freshman quarterback **Noah Walters** and sophomore running back **ShunDerrick Powell** were named as national finalists for post-season honors in the Football Championship Subdivision - 1-AA)



Photos: Mason Matthews

See SHORTS... on Page 2

Courier Journal

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NW-Shoals is Adding
CROSS COUNTRY

MUSCLE SHOALS -- Northwest-Shoals Community College Patriots Athletic Director, Taylor Franks, recently announced the addition of men and women's cross country running teams for the 2023 fall semester.

"It has been amazing to see the excitement at our college and in the community from bringing back athletics last year," said NW-SCC President Dr. Jeff Goodwin. "We said more athletic teams would be coming, and we are pleased to announce the addition of men and



See CROSS COUNTRY... on Page 13

Run Run Rudolph

First Annual Event
Grips Spring Park



TUSCUMBIA--An evening for serious runners and the whole family gets underway at 6pm on Friday, December 9 with the 1st Annual Run Run Rudolph event at Spring Park in

Tuscombua.

Run Run Rudolph will include a 5K, a 1 Mile Fun Run, and a Christmas Carol Crawl. Each be filled with a Christmas Experience of Colorful Water Displays and Musical Christmas Carols. Park events will also include the magic of the Train and Carousel for the kids!

Runners will experience the beautiful



Christmas lights and displays running through downtown Tuscombua. Snow will be falling, and Rudolph may even show up!

Christmas Crawl, with the watered lights

See RUN RUN... on Page 7

Ms. Grace at 105

FLORENCE – Ms. Grace Noles celebrated her 105th birthday among family and friends on November 11 at her senior living community, The Renaissance of Florence.

Grace has led a long and fulfilling life. She was among three who graduated in the first class of the Masters of Education program at the University of North Alabama (Florence State Teachers College at the time).

See GRACE... on Page 13



Courtesy photos

Noles

INSIDE THIS ISSUE

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Jeff Elledge Auto Sales



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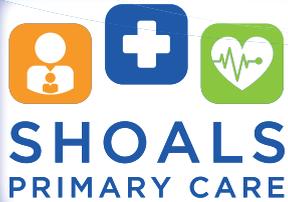


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Shorts...

Walters, Powell Are Listed

Continued from Page 1

Lincoln, Nebraska is on the list of 25 national finalists for the 2022 Stats Perform Jerry Rice Award as the FCS Freshman of the Year. Powell of Hoxie, Ark. is among 30 national finalists for the 2022 Walter Payton Award, which is annually presented to the FCS national offensive player of the year.

The Rice Award is now in its 12th season. It is named after legendary wide receiver Jerry Rice, who starred at Mississippi Valley State as part of his Hall of Fame career. Past recipients include NFL players Cooper Kupp, Chase Edmonds and Trey Lance. To be eligible for the Jerry Rice Award, a freshman must be in his first or second academic year and can't have surpassed four games played in the previous academic year – similar to the NCAA's regular redshirt rule.

Walters started in 10 of North Alabama's 11 games as a true freshman this fall and threw for 2,149 yards and 19 touchdowns and rushed for another 212 yards and two TDs. Walters led four fourth quarter drives to either tie a game or give the Lions the lead, including in his first collegiate appearance against Indiana State, when he led a fourth quarter drive to tie the game and force overtime against the Sycamores.

The Payton Award, which was first presented in 1987 and in its 36th season, is named for legendary running back Walter Payton, who starred at

Jackson State as part of his Hall of Fame career. Affectionately known as the Heisman of the FCS, its past recipients include Steve McNair, Tony Romo, Brian Westbrook, Jimmy Garoppolo, Cooper Kupp and Trey Lance.

Powell is ranked among the FCS leaders in seven categories. He had 221 carries for a UNA single season record of 1,508 rushing yards and scored 18 rushing touchdowns. He also had 24 pass recipients for 242 yards and another 11 TDs. His 160.1 all-purpose yards per game is also among the nation's best.

He rushed for more than 100 yards in seven games this season, including four games with more than 200 yards rushing. Powell was also first team All ASUN and was named ASUN Conference co-Offensive Player of the Year.

A national media panel will select the winner of each category with voting based on the regular season. The recipients will be announced at the FCS National Awards banquet on January 7 in Frisco, Texas on the eve of the FCS National Championship Game.

Santa Paws Market Dec. 3

FLORENCE—Throughout the year, Chloe's Fund members find unique items of interest to be included in the Annual Santa Paws Christmas Market. It could be something handcrafted or a porcelain figurine, a vintage piece of jewelry or something ornamental. There are brand new kitchenware items as well as stocking stuffers. Everything



See SHORTs... on Page 8



SHOALS BLISS BOX WITH a Shoals Bliss Gift Card for a 60 minute Artisan Massage. The Shoals Bliss Box contains locally crafted soap, bath tea, bath fizzle, hand and foot scrub and a cosmetic spoon. The cosmetic spoon is made from oak pulled from the TN River. \$110 per package. 256-229-3665.

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Yard Sales



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FLORENCE INDOOR MOVING SALE
1845 Ridge Ave., Fri. & Sat., 8am-? Washer & Dryer, Refrigerator/Freezer, crafts, housewares, furniture, home decor., lots of never used items great for Christmas!
 Map ID #1105

FLORENCE HUGE INDOOR MOVING SALE, 110 Roxy Dr., Forest Hills Sub. Fri. 8am-2pm and Sat. 7am-noon, Furniture, Dishes, Holiday Decor, Home goods, etc.

Forest Hills Estate Sale
 3618 Lipscomb Drive
 Florence, AL 35633

Fri., Dec. 2nd, 9am-2pm
Numbers given out at 8:30am
Sat., Dec. 3rd, 9am-2pm
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Sun., Dec. 4th, 1am-3pm

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An exclusive listing of the better sales in the Shoals area.

To list your sale, use the classified form on page 8.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

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Community Notes

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

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Public Notice and Opportunity to Comment - The Lauderdale County School System is attempting to locate any child with disabilities, ages 0-21, who may be living in the Lauderdale County School District and who are not currently in a school program.

Anyone knowing of a child, who may be in need of Special Services, is asked to contact Mrs. Kim Meeks, Director of Special Education at 256-760-1324 between the hours of 8am and 4pm, Monday-Friday. All information will be kept strictly confidential.

There is space for YOUR EVENT here, and plenty of eyes to read it. Email your information to editor@CourierJournal.net.

"Hi Neighbors of the Shoals" meets on the 1st Tuesday of each month at 10:30am in the Florence Public Library. (Dec. 5) We are a women's social group. The group welcomes all ladies who are currently residents of the Shoals area. Come join us! Contact Berta Birch, 256-777-3119, for further details.

"Elder Abuse Awareness" Annual Education & Scholarship Lunch - Kappa Phi Chapter Chi Eta Phi Sorority, Inc. Professional Nursing Organization, presented by One Place of the Shoals. Saturday, December 3, 11am-1pm. Mt. Caramel MB Church, South Mulberry Street, Tuscumbia. Donation \$10 per person. Proceeds benefit Nursing Scholarships.

Cirque De La Symphonie December 2 at 7pm - Flowers Hall, 701 N. Pine St., Florence. Tickets available at tickets@shoalssymphony.org.

The breathtaking, gravity-defying artists of Cirque de la Symphonie return to Flowers Hall of the UNA campus for a performance of high-flying excitement and incredible music. Be dazzled by world-class acrobats, aerial flyers, contortionists, jugglers, and tumblers in a musical Cirque wonderland, all set to familiar Holiday Classics!

The Edith Newman Culver Museum and the town of Waterloo will sponsor the **ATV Christmas Parade** on Sunday, December 4. Lineup at 4:30pm and parade begins at 4:45pm. Following the parade, there will be a devotion and tree lighting near the post office. A free soup and sandwich supper will then be at the museum.

See NOTES... page 5

Courier Journal ADOPT A FRIEND

The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

Meet **MOMMA JEWEL**, she is such a wonderful dog. She is 2 years old and weighs 45 pounds. Mamma Jewel is always ready to meet new people. She gets along with other dogs and we think she will be just right for that one special person. Please come by and meet her today. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this precious dog.



Meet **LOTUS**, she is 3 years old and weighs 48 pounds, she came to us as a stray and seems to be a great pup. She has a beautiful brown coat. This sweet girl is in need of a loving home. Please come to the shelter and ask to meet her. We think she would make a great forever friend and companion. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this all around amazing dog.

Meet **ESPRESSO**, she is a lab mix and up for adoption at the Florence Animal Shelter. She's about 7 months old, spayed, and up to date on all shots. She is heartworm negative and on heartworm prevention. She plays well with other dogs, has no food aggression towards humans or other dogs. Is crate trained, potty trained, walks on leash, and sits on command. She loves playing with Kongs. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call Florence Lauderdale animal services 256-760-6676 to set up a time meet this all around amazing dog she is currently in foster.



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Notes...

Continued from page 4

NW-SCC Breakfast with Santa on Saturday, December 3 at 9am on the Muscle Shoals Campus. Join us for breakfast, crafts, Christmas carols, and Santa and some of his special friends.

Tickets are \$14 per person. Everyone (adults and children) 2 and older must have a ticket for entry. Children under 2 are free. This event will benefit the NW-SCC Foundation.

Red & Black Christmas Gala - performing live "The PC Band From Memphis" Saturday, December 3 at Sweetwater Depot, 502 S. Royal Ave., Florence. Doors open at 7pm, show starts at 8pm.

Advanced tickets \$25 at Eventbrite.com. For reservations, call 256-710-9454

or 256-349-3882. Catered by Romana J's.

Merry Market on Saturday, December 3, 11am-6pm at Singin' River Brewery, 526 E. College St., Florence. Tickets: \$10, children 12 and younger are free, but must be registered.

Sponsored by the Shoals Chamber of Commerce. There will be a Jingle Mingle with Santa Claus from 11am-2pm.

Proceeds from the tickets will benefit The Children's Museum of the Shoals, United Way, and Shoals Scholar Dollars. Details: 256-349-2294

Festival of Yule on Saturday, December 3, 1-9pm on Main Street, Tusculumbia. Free admission.

Come out dressed up in your mystical cosplay and enjoy the Norse, Celtic, and other mystical cultural vibes. Shop last minute holiday gifts, enjoy a 7 foot Krampus photo op, as well as a 360 photo booth. Look for Odin and others

walking around and street performers. Downtown restaurants are open and with some street food and hot chocolate.

Details: Hesperia Mystic Shoppe, 256-320-7416.

Kruzn Christmas Comedy with Heather Land on Saturday, December 3, 5-8pm at George's 217, 217 N. Montgomery Ave, Sheffield.

Comedienne, author, and singer Heather Land tells it like it is with sarcasm and Southern charm. Cash bar cocktail hour at 6pm, show with dinner catered by Southern Skillet at 7pm. Details: 256-335-0367

Florence Camerata is proud to present Christmas in the Shoals on Tuesday, December 6. This free concert starts at 7pm at First Presbyterian Church in downtown Florence.

Please join them as they perform a wonderful variety of holiday music as

a group, with a few talented soloists featured as well. The conductor for this celebratory event is Rebecca Rockhill. Collaborative pianist is Karen Cantrell. Admission is free, and donations are appreciated.

Volunteers who offer their home baked goods for Chloe's Fund's Bake Sales have become well-known for their specialty items. Those items are often sold out before the day of the Bake Sale. Those can include specialty platters, cakes, cookies, pies, and more!

Those holiday goodies can be preordered, so don't miss out on your favorites. Chloe's Bake Sale coordinator, Lisa Wilson Rim, will post the menu on the Florence Lauderdale Animal Services Facebook page December 7. She can also text the menu to you: contact Lisa at 804-240-6880 (she's local) or Direct Message her on Facebook to receive the Chloe's Fund Holiday Bake Sale menu.

The deadline to pre-order the baked goods is Wednesday, December 13. You can also show up at the Florence Lauderdale Animal Services building on December 17 from 10am-1pm and take your chances that volunteers were inspired and baked more than was preordered. FLAS is located at 3240 Roberson Road in Florence. There will be some wonderful holiday goodies waiting for you!

2022 Florence Christmas Parade presented by Bank Independent on Thursday, December 8 at 7pm in Historic Downtown Florence. Rain date Saturday, December 10.

Mike Farris: Soul of Christmas '22 - Mike Farris Sings! The Soul Of Christmas delivers everything you want in a holiday show: high energy soul, and great classic ballads. With Grammy, Dove and Americana Music Award winner Mike

Farris and his world-class 12 piece band, the experience of "Soul Of Christmas" is unlike any other and is absolutely guaranteed to get you into the spirit of the season! Join the Muscle Shoals Music Association at the Historic Shoals Theatre as we celebrate the Soul of Christmas with Mike Farris and legendary special guests from the Shoals Music Industry.

Proudly Powered By the Muscle Shoals Music Association and Singing River Media.

Friday, December 9 at 7pm, Doors open at 6pm | Show Starts at 7pm at The Shoals Theatre, 123 N. Seminary St., Florence.

General Admission: \$25 VIP: \$50 (Includes Front Seating, Meet & Greet, and signed Mike Farris Poster)

Food and Beverage will be available for purchase.

See NOTES... page 37

BUILT to SERVE. HERE to STAY.

Several formerly local banks have been closing offices, leaving town, or selling out to big banks lately. It may have already happened to you or could be happening soon.

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Insurance Insights

Prepare Your Car For Winter

Road conditions can become very hazardous quickly during winter weather. 116,800 people are injured, and 24% of yearly weather-related crashes occur on snowy, slushy or icy pavement. These things, along with poor visibility, and extreme cold can disable your vehicle or make roads impassable.

State and local agencies spend \$2.3 billion every year for snow removal and ice control, but even on a relatively short trip, you can find yourself stranded for several hours. It's important to plan ahead, like bundling up to stay warm, for the conditions and situations that can arise as winter conditions develop.



Prepare Your Vehicle For Winter

The best time to get ready for winter is before the first storm of the season. Some items to check and talk to your mechanic about include:

- Test the battery strength.
- Inspect the exhaust system and the air, fuel and emission filters.
- Check the cooling system, windshield wiper and antifreeze fluid levels and change the oil.
- Make sure hoses, fan belts and all components are working properly.
- Consider changing the spark plugs.
- Check the tire pressure, tread life and consider installing winter tires.
- Locate the spare tire, jack and ice scraper.
- Inspect your wiper blades to make sure they're functional and in good condition.

Some Simple Winter Driving Tips

Winter driving has its own set of challenges from the moment you start your vehicle. Here are some useful winter driving suggestions:

- Clear frost, snow and ice thoroughly from all windows and exterior mirrors of your car. Brush snow away so it does not blow into your line of sight while driving.
- Never warm up your vehicle in a closed garage. This could lead to carbon monoxide problems.
- Keep your gas tank at least half full to prevent gas line freeze-up.
- Make sure your exhaust pipe is not clogged with mud or snow.
- Don't use cruise control on icy roads.
- Allow more time and space for braking when visibility is poor.
- Stay calm if you start to skid and be prepared for black ice.
- If your vehicle has anti-lock brakes, and most do, be familiar with how they operate so you are not surprised if your ABS brakes engage in slick driving conditions.

All drivers should use extra caution when driving in winter conditions. Slow down and allow additional time to get to your destination. You may need more distance to come to a complete stop so consider this when driving during inclement weather.



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Run Run...

Continued from Page 1

and carols of Christmas, as the younger sets enjoy the train and carousel.

The 5K starts at 6pm. The 1 mile Fun Run starts at 7pm or soon after completion of the 5K race.

Come and enjoy the Christmas Carol Crawl beginning at 6pm as participants stroll around the pond while enjoying the Dancing Water Display, Christmas Carols, Train Rides, and Carousel Rides. There is no charge to stroll in the Christmas Carol Crawl.

Preview Pricing through December 1 is \$20 for the 5K or 1 Mile Fun Run or \$25 for both events. Regular Pricing (after December 1) is \$25 for the 5K or 1 Mile Fun Run or

\$35 for both events.

Christmas Carol Crawl- No Charge

Packet Pickup & Race Day Registration
• Keller Wellcare Center from 8am-3pm
• Spring Park from 5pm-6:30pm.

Registration is not necessary for those not competing for the run trophies, shirts, and refreshments.

Run Run Rudolph will take place rain or shine. Sponsors include Keller Wellcare Center and the Colbert County Medical Alliance.

For more information or to register, visit <https://runsignup.com/Race/AL/Tuscombia/RunRunRudolph1>

Admitting The Truth

Jeremiah 3:13a "Only acknowledge thine iniquity, that thou hast transgressed against the LORD thy God," **Romans 3:23** "For all have sinned, and come short of the glory of God;" **Romans 5:12** "Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned." **James 1:15** "Then when lust hath conceived, it bringeth forth sin; and sin, when it is finished, bringeth forth death." The greatest Christian that ever lived said twice: **Romans 7:17** "Now then it is no more I that do it, but sin that dwelleth in me." **Romans 7:20** "Now if I do that I would not, it is no more I that do it, but sin that dwelleth in me." And again in: **1 Timothy 1:15** "This is a faithful saying, and worthy of all acceptance, that Christ Jesus came into the world to save sinners; of whom I am chief." Imagine, the saved author of 14 books in the N.T. was the chiefest of sinners. Is it hard for you to admit you're a rotten, lowdown sinner? Well, you are, and that's the truth. Whatever office or standing you have in religion or the world, you're still a sinner. That's why you are dying a little every day.

Romans 3:19 "Now we know that what things soever the law saith, it saith to them who are under the law: that every mouth may be stopped, and all the world may become guilty before God." You're a sinner; in the morning, in the mirror, admit it, before God and yourself. God knows your downsinning and uprising. **Psalms 139:2** "Thou knowest my downsinning and mine uprising, thou understandest my thought afar off." You can't hide from God! **Psalms 139:8** "If I ascend up into heaven, thou art there: if I make my bed in hell, behold, thou art there." In Hell its too late. **Romans 10:13** "For whosoever shall call upon the name of the Lord shall be saved." Only Christ can save. Christ is the truth and available now. Trust Him, believe on Him, receive Him, ask Him to forgive and cleanse you and save you today.

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Shorts...

Santa Paws Market Dec. 3

Continued from Page 2

is reasonably priced, and you can find gifts for family and friends! Find the bargains at 855 Florence Blvd, in the Four Lane Shopping Center (next to New Beginning Church) during the 3rd Annual Santa Paws Christmas Market presented by Chloe's Fund. The date is Saturday; December 3, from 9am-6pm.

Holiday Hope for Local Pets

FLORENCE-With the holiday season upon us, no pet should have to be without a family to call their own. To ensure pets get a chance to go from shelter kennels to the cozy couches of loving homes, BISSELL Pet Foundation is hosting its "Empty the Shelters - Holiday Hope" reduced-fee adoption event from Dec. 1 - 11. Florence Lauderdale Animal Services is among those participating.

This effort has helped nearly 126,000 pets find loving homes, making "Empty the Shelters" the largest funded adoption event in the country. During each nationwide event, BISSELL Pet Foundation sponsors reduced adoption fees so shelters can charge \$50 or less to take deserving pets from kennels to the couches of loving homes. The "Empty the Shelters" event will be hosted by over 280 organizations in 43 states.

Florence-Laudedale Animal Services is located at 3240 Roberson Road in the Florence Industrial Park. Call for information on their Empty the Shelter event, 256-760-6676.

Overburdened shelters and rescue operations need community support. Please get involved by adopting, fostering, volunteering, or donating.

Although pets can feel like a gift in terms of the joy they bring to life, PLEASE UNDERSTAND that adopting a pet

during the holidays (or anytime) is an implied commitment. That pet deserves your commitment for its lifetime.

Camerata's Christmas

FLORENCE-Florence Camerata is proud to present Christmas in the Shoals on Tuesday, December 6. This free concert starts at 7pm at First Presbyterian Church in downtown Florence.

Please join them as they perform a wonderful variety of holiday music as a group, with a few talented soloists featured as well. The conductor for this celebratory event is **Rebecca Rockhill**. Collaborative pianist is **Karen Cantrell**. Admission is free, and donations are appreciated.

Essity Feeds 1,000 Locally

BARTON-Essity, a leading global hygiene and health company with North American headquarters in Philadelphia, and over a dozen locations in the Unites States, supplied approximately 12,000 meal donations on behalf of their employees in U.S. communities where they have a presence, including the Barton/Cherokee area.

Essity, which employs approximately 500 workers in the Barton, donated 1,000 meals for those in need to the Compassion Outreach program, a 501-3-c organization operated through First Baptist Church in Cherokee.

"We know there are families who struggle daily to put nutritious meals on their table," said **Don Lewis**, president, Essity Professional Hygiene. "Thanksgiving is a time to be thankful for what we have and to help those in need. We are proud that, for the third year, Essity is contributing these meals into communities where our employees live and work."

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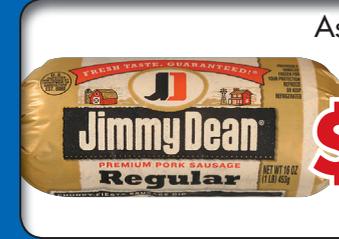
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Cross Country ...

Continued from Page 1

women's cross-country teams."

Official approval from the National Junior College Athletic Association (NJCAA) and the (Alabama Community College Conference (ACCC) came in mid-November.

The Patriots last fielded a women's cross-country team in 2000 and men's team in 2008. The College will begin the search process for one coach to lead both teams.

"We have so many successful high school runners and programs in this part of the state," said Franks. "We look forward to having them compete for championships on the collegiate level with the Patriots."

Patriots cross country teams will join other Alabama Community College schools in competing under the umbrella of the Alabama Community College Conference (ACCC), which is headed by Commissioner Dean Myrick.

Grace...

Continued from Page 1

Grace went on to become a very passionate and gifted teacher. She and her late husband, Dennis, were well known in the area for their plentiful garden of grapes, vegetables, fruit trees, and flowers. Her family describes her as a lady with a strong personality; she is the true matriarch of their family. Grace has a very strong faith and has instilled this in her children and grandchildren. She has been a resident at The Renaissance of Florence since 2013.

"We loved helping make this precious lady's day extra special," said Amanda Simpson, the community Sales Director. "It was an honor to host and celebrate her 105th birthday."

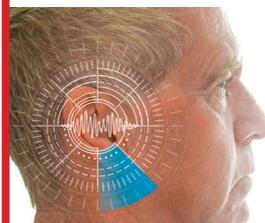
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Guest Commentary

Critical Facts Ignored in the Climate Debate

Many Western countries are enacting policies to rapidly transition away from fossil fuels (coal, natural gas, and oil) to less reliable and costly “green” energy sources (mostly wind and solar) while ignoring the critical benefits that hydrocarbons provide.

The outcomes will be nothing short of calamitous for more developed countries as their energy industries are crippled. Witness the energy crisis in Europe. At the same time, less developed countries are being prevented from partaking of the many benefits fossil fuels provide.

It is no exaggeration to say that the wide availability of fossil fuels almost exclusively resulted in the steep rise in the standard of living over the 20th century and into the 21st century. People

See **CRITICAL FACTS...** on Page 22

Comments do not necessarily represent those of the Courier Journal staff, its advertisers, or its readers.



GUILLERMO GONZALEZ
Astronomer and
Research Scientist
at UA-Huntsville

Courier Journal

in the *Shoals*

THIS WEEK

November 30, 2022

Happening
THIS WEEK

Wonderland Under Warrior

Magical Aura of Christmas

WARRIOR, AL – Rickwood Caverns will again transform into a unique winter wonderland for the holiday season this year.

Known as “Wonderland Under Warrior,” the park’s centerpiece cave system offers a magical experience featuring festive light displays, decorations and several characters who are available for photos. It all accentuates the cave’s natural formations.

“It’s clear ‘Wonderland Under Warrior’ has become one of the top attractions at the park every year,

See **CAVERNS...** on Page 18



Dec.
1-3
7pm

Christmas CABARET

A CHARMING EVENING OF
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Christmas Cabaret takes place at 7pm each night December 1-3 at The Ritz Studio next door to the Ritz Theatre in Sheffield.

Join director, Joey Wright, in the intimate Ritz Studio setting for a charming evening of classic holiday songs. You will get to enjoy performances by our stellar cast of local vocalists including Karly Herring, Natalie Thrasher, Hannah Grace Thompson, Macy Ladner, Allison Cole, Jacob Adams, Tanner Rhodes, and Avery Guinn.

Tickets are \$15 plus tax.

All tickets are general admission. Visit TennesseeValleyArts.org for tickets and details. Wine, beer, water, and soda will be available to purchase.



THE EDITH NEWMAN CULVER MUSEUM AND THE TOWN OF WATERLOO will sponsor the ATV Christmas Parade on Sunday, December 4. Lineup at 4:30pm and parade begins at 4:45pm. There will be a devotion and tree lighting near the post office following the parade. A free soup and sandwich supper will then be at the museum.

CHRISTMAS FOR KIDS – IT’S THAT TIME AGAIN. We are in need of sponsors for children during Christmas who have one or both parents in jail or prison.

These innocent children have done nothing, but they are certainly affected because of their parents wrong-doings. If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas, or you would like more details, call or write. Debbie Dixon, 256-443-1297 P.O. Box 2234, Florence, AL 35630. Tax ID# 27-2001583. Sponsoring entails buying 3 gifts for each child sponsored.

THE WATERLOO SENIOR CITIZENS will have a Christmas Bazaar on Friday, December 2 and Saturday, December 3 from 7am-1pm at the Senior Center. There will be beautiful Collectible Angel Figurines, Porcelain Dolls, Christmas Decor, Clothing, and Baked Goods.

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YOUR Letters

Your Courier Journal welcomes tastefully presented typed or neatly written letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.) Letters are subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers.

by Mail, in person, or mail slot
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219 W. Tennessee St.,
Florence, AL 35630
• e-mail: editor@courierjournal.net
• FAX- 256-760-9618

Really Enjoy Cat & Kids

Dear Sir,

I just have to tell you how much I enjoy the regular *Courier Journal* feature, *Cat & Kids*, by Cathy Turner.

It makes me happy to read it, and even though I don't know her I believe she is a warm and loving person – and family means so much to her.

Her last writing, “Love Makes You Feel Free,” is so true. If we do show love our lives will be so much

better. Cathy's sweet smile makes me love her.

Thank you for allowing her to share her precious words with us.

Leigh Pyle Kennedy
Muscle Shoals

Be Your Biggest Advocate

Dear Editor:

In July of 2021 my story begins; well, it actually began much earlier.

We trust our healthcare providers to do their job, but we need to be our biggest advocates by being informed. Though it is too late for me, it is not for you. . .

”

I have always been diligent to follow the medical protocols—yearly breast exams with a mammogram every year. But imagine, if you will, that you receive an all clear on both the breast exam and the mammogram. Six months later you find the cancer. That is what happened to me.

The journey began when I found that many things had been done incorrectly or not at all at my local OBGYN office that I had used for decades. My visit to UAB that diagnosed my stage 3 breast cancer

See **LETTERS...** Page 27



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Cat & Kids

by Cathy Turner

My Sweet Baby

I have seen something like 17 Broadway shows. And some of those shows I have seen way more than once. I got to see both Adrienne Warren and Nkeki Obe-Melekwe play Tina in "Tina: The Tina Turner Musical" on Broadway. Let me tell you; I didn't know how either of those women could walk to their car afterward. Talk about a give-all show! That show moved right to the top to be tied with my all-time favorites. Then six months later, our son, Garrett, got cast to play "Ike" in Broadway's first national tour of "Tina"! And he is doing it! Right now he is in his sixth city of the 30 city tour. Our sweet, broad-smiling, kind, godly son is giving amazing performances as the heinous villain, Ike Turner. But don't take my word for it:

Providence Journal [RI] - But if there's a comeback as sparking and relevant as Turner's herself, it's this bombastic and colorful touring production. Two actresses share the title role, Naomi Rodgers and Zurin Villanueva. Naomi was featured during this reviewer's performance and her embodiment of Turner's powerful voice

and personality cannot be understated...Garrett Turner (GT) crafts a powerful - but pitiful - Ike...

Cape Cod Times [RI] - GT's dangerous Ike is sinister and scary, indeed, with some scenes hard to watch.

Edge Median Network [RI] - The supporting cast is just fabulous, Garrett Turner's Ike is pitch perfect and as the singer was, a fiery womanizing mess of a man.

Broadway World - ... the story charts Turner's life—from neglected child to successful singer, to battered wife, and finally, superstardom. Turner's husband, Ike Turner (Garrett Turner), fills the lion's share of the story's first half. Little more than a narcissistic brute, Ike's name has long been synonymous with "wife beater" and this musical cements that view.

MD Theatre Guide [National Theatre, Washington, DC] - Ike Turner was portrayed by GT, mastering both the tender moments and those of violence that made up much of his life with Tina. As you can imagine, there are a number of scenes featuring domestic violence including one-

and this was a first for me-when the audience cheered loudly as Tina finally fought back against Ike's aggressions.

Buffalo News [NY] - ... the cast is uniformly excellent. Garrett Turner capably accomplishes the thankless task of playing despicable Ike Turner.

Broadway World [from the Hippodrome in Baltimore]... Which brings us to the villainous Ike Turner as portrayed by Garrett Turner. Turner's turn as Turner (see what I did there?) makes the best of one of the most heinous of leading men characters. Rather reminiscent of Billy Bigelow of *Carousel* fame, with none of the charm. He is snarky, self-centered, petulant, and an all-around jerk. In Mr. Turner's hands, he comes off most often as bratty rather than brutish, except when he's batting Tina around. Then he's just this side of terrifying. Which leads me to the conclusion that this is one very talented actor.

And about the show, that *Broadway World* reviewer reported, "... my companion shouted above the din of the crowd, 'This is more than a Broadway show, it's more like a rock concert now!'"

Garrett was so convincing that in Buffalo, they booed him during the bows. But he is doing fine. Our family checks on him and is showing up all around the country - so are his friends! He loves doing this part, and

he and his sweet wife are enjoying seeing the sights all over the place.

Garrett and company (Teehee!) will be at the Orpheum in Memphis February 14-19, and at the Fabulous Fox Theater in Atlanta February 21-26. tinaonbroadway.com You should see my baby play this part - you won't recognize him! This is an impactful, triumphant, energetic Broadway show. It will surely move to the top of your list too! He's breaking legs!

Email comments or suggestions to CatnKids1@gmail.com

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Caverns...

Continued from Page 14

and families seem to come back each holiday season to enjoy it," said Rickwood Caverns State Park Superintendent Chris Bentley. "We are so proud to keep this holiday tradition going for all of our guests, many of whom tell us how much they look forward to it annually."

Wonderland Under Warrior runs from 2-8pm through Jan. 8, 2023. The last tickets will be sold daily at 7:30pm. Reservations are highly recommended and can be made online www.reservealapark.com.

The cave temperature remains at 62 degrees year-round, which makes it the perfect place to visit on a cold day. The park's gift shop will be decorated for the holidays and offer gifts, ornaments, snacks, and hot cocoa for purchase.

For first-time visitors, please note "Wonderland Under Warrior" features an out-and-back self-guided tour, so the 110-step ascent at the end of the normal cave tour is not required. This makes the walk easier for guests with mobility issues or small children. The entire walk is about a mile inside the cave.

The attraction will be closed on Christmas Eve and Christmas Day, December 24-25; New Year's Eve, December 31; and most Mondays and Tuesdays through January 8.

Rickwood Caverns State Park is located just off Interstate 65 in Warrior, about 30 miles south of Cullman.

A complete schedule can be found on the park's website. All regular cave tours are suspended for the duration of "Wonderland Under Warrior" and those will resume in 2023.

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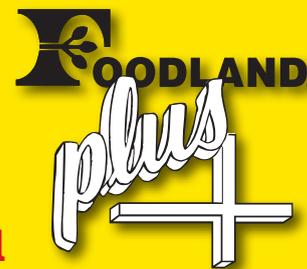
Weekly Quiz • Topic: Plants

1. Organisms are classified into 5 Kingdoms. These are one of those Kingdoms. *True or False*
2. This one may be made into hemp rope:
 A) Johnson Grass B) Grape Vine C) Marijuana D) Oats
3. Some may digest organisms such as flies. *True or False*
4. If planted outside, annuals live to grow again each year.
True or False
5. Tobacco contains Nicotine that enters a Human, regardless of being smoked, chewed, dipped or snorted. Do humans have receptor sites that Nicotine binds with that leads to addiction?
True or False

Answers: 1.) True 2.) C 3.) True 4.) False 5.) True

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Moments in History

from The History Channel

• **On Nov. 28, 1967**, England's National Hunt Committee, following the advice of the Ministry of Agriculture, canceled all horse racing in the country due to new outbreaks of foot-and-mouth disease.

• **On Nov. 29, 1972**, Atari released the table tennis-themed arcade video game Pong. While originally designed as a training exercise by creator Allan Alcorn, Atari's founders were pleased enough by its quality to manufacture it. The first commercially successful video game, it would prove instrumental in launching that industry.

• **On Nov. 30, 1982**, Michael Jackson released his sixth solo studio album, "Thriller." Earning a record 12 Grammy nominations and ultimately becoming the best-selling record album in music history, the title song's video is the only one to be inducted into the National Film Registry of the Library of Congress.

• **On Dec. 1, 1891**, our beloved sport of basketball was created by Dr. James Naismith, a physical education instructor at the YMCA International Training School in Springfield, Massachusetts, after he was asked by his boss to create an indoor game that would help athletes stay in shape during cold weather. Peach baskets served as the hoops, along with a soccer-style ball, and each time a point was scored, the game was paused so the janitor could fetch a ladder to retrieve the ball.

• **On Dec. 2, 2020**, the U.N. Commission on Narcotic Drugs removed cannabis from the list of most dangerous drugs of the international drug control treaty, which included such highly addictive substances as heroin, opium, morphine, methadone and cocaine, although the U.N. still considers cannabis a controlled substance.

• **On Dec. 3, 1926**, mystery novel maven Agatha Christie pulled a disappearing act from her home in Surrey, England. She rematerialized nearly two weeks later at a hotel in the spa town of Harrogate, where journalist Ritchie Calder found her using her husband's mistress's surname as a notable pseudonym.

• **On Dec. 4, 1875**, William M. "Boss" Tweed, who notoriously led New York City's Democratic political machine, escaped from his cell at the Ludlow Street Jail and went into hiding even as a civil case for misuse of city funds proceeded against him. Found guilty in absentia, Tweed fled again, to Spain, but was quickly captured there and returned to New York to serve his sentence.

• **On Dec. 5, 1955**, the Georgia board of regents rejected Gov. Marvin Griffin's request that the Georgia Tech football team be barred from playing in the following month's Sugar Bowl simply because the school's opponent, the University of Pittsburgh, included a Black athlete.

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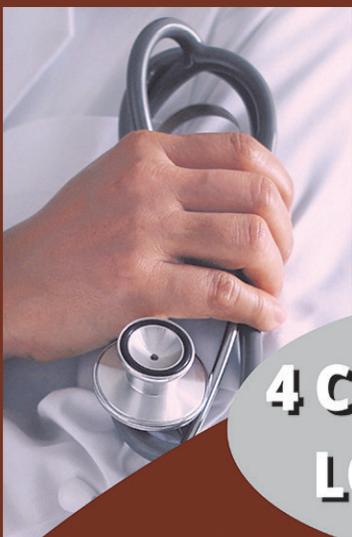

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Guest Commentary

Critical Facts...

Continued from Page 14

live longer, we are safer from extreme weather events, we eat more, travel farther and faster, we have more leisure time, we drink cleaner water and breathe cleaner air, and produce more goods and services.

Take crude oil, for example. Not only are fuels derived from crude oil ideal for various forms of transportation, but we make thousands of products from it.

And while other energy sources have been developed over the same time period, fossil fuels as a whole still provide about 80% of the energy people use worldwide.

Only an extraordinarily dangerous risk from the continued use of fossil fuels could possibly justify abandoning them.

So, should we just trust the ruling class' war on fossil fuels and accept the suffering that will inevitably come? After all, these are complex issues involving climate and economic models and new and emerging energy technologies. How can the average citizen wade through all the data to decide?

EXPOSING CLIMATE ALARMISM

Any policy decisions about climate change and fossil fuels must be based on comparing risks and benefits. But when it comes to supposedly human-caused climate change (specifically, greenhouse gas warming), official statements from governments and international agencies such as the U.N.'s

Intergovernmental Panel on Climate Change do not consider the incredible benefits of fossil fuels. It's no wonder so many people believe that our greenhouse gas emissions only present risks.

These risks supposedly include increased hurricanes, tornadoes, heat waves, droughts, forest fires, and rapidly rising sea levels, among others. What's more, alarmists claim the rising temperature will soon reach a climate tipping point, beyond which it all gets rapidly much worse and Earth becomes uninhabitable.

It's surprisingly easy to disprove these claims, and you don't necessarily have to be an expert. This makes me wonder how so many educated people can be so spectacularly wrong, but that is a topic

for another day.

In disproving the claims, there's no need to focus on personalities or dueling authorities. There are certain key findings that cut through the fog. The only tools you need are a basic understanding of trends and knowing how to spot misleading data.

For example, contrary to what most news outlets have claimed recently following Hurricane Ian, hurricanes making landfall in the U.S. have not increased in number or frequency since reliable records began being kept in 1851. Neither have they increased globally. Moreover, strong tornadoes in the U.S. have decreased significantly since 1954.

What was the worst decade for heat waves in the last 120 years? Would you have guessed the

1930s? And would you be surprised to learn that climate change has not worsened forest fires in the U.S.?

The average global temperature has risen by a little over 1 degree Celsius (about 2 degrees Fahrenheit) since the late 19th century. No one disputes this. Since 1980, it has been rising 0.16 Celsius per decade on average.

How much of this warming is man-made and how much is natural? In short, climatologists compare models that include human effects on the climate with what has happened in the real world.

This is where expertise helps. However, you don't need to be a climatologist to know if the models match reality. In fact, the models have been running much hotter than the actual

temperature in recent decades both globally and for the U.S. This implies that the climate models overestimate the human contribution to global warming.

Still, what if we are headed toward a tipping point, albeit more slowly than is thought? This concern might be more believable if we were living in unprecedented times. But, paleoclimatology research shows that the current temperature, if anything, is on the cool side relative to the whole Holocene period (the period since the end of the last ice age). Since Earth didn't encounter a tipping point when it was warmer, then it is extremely unlikely it will encounter one any time soon.

See CLIMATE DEBATE... on Page 32

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Dr. Amber Olsen received her undergraduate degree from Auburn University and attended Edward Via College of Osteopathic Medicine in Auburn. Dr. Olsen completed her Family Residency at University of Alabama at Birmingham - Huntsville. She is now seeing patients at Medical Associates Cloverdale Road.

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Savvy SENIOR

How to Find an Old 401(k)

Dear Savvy Senior,

How do I go about looking for an old former company 401(k) plan that I think I contributed money to many years ago, but forgot about until recently?

Retired in Rochester

Dear Retired,

If you think you may have lost track of an old 401(k) retirement account, you aren't alone. As Americans move from job to job, many leave scraps of their company sponsored 401(k) plans behind, believing they'll deal with it later, but never do.

In fact, according to a recent study, Americans have left behind around \$1.35 trillion in retirement accounts that are connected to previous employers. To help you look for an old 401(k), here are some suggestions along with some free resources that can help you search.

Call Your Former Employer

The first way to look for an old 401(k) account is to contact your former employer's human resources department. Ask them to check their plan records to see if you ever participated in their 401(k) plan, and if so, how much it's worth. You'll need to provide them your Social Security number and the dates you worked for them.

If you need help tracking down your former employer because it may have moved, changed owners or merged with another firm, help is available from the Labor Department (AskEBSA.dol.gov, 866-444-3272) and the Pension Rights Center and Pension Action Center (PensionRights.org/find-help).

If there was more than \$5,000 in your 401(k) account when you left, there's a good chance that your money is still in your workplace account.

Your former employer should be able to either get you the forms necessary to roll over your retirement money to a different 401(k) or to an IRA, or to give you contact information for any outside financial institution overseeing the plan on your employer's behalf. By following the appropriate instructions, you'll be able to move your retirement money where you want.

But if your old 401(k) account was under \$5,000, your former employer has the option of transferring the money to a default individual retirement account without your consent. Your cash may go into an interest-bearing, federally insured bank account or to your state's unclaimed property fund.

If this is the case, and your old employer cannot tell you where your 401(k) funds were sent, you'll need to track it down yourself.

Searching Tools

While there's no federally run national database where you can look for all the retirement accounts that are associated with your name, a good place to start your search is with the Department of Labor's abandoned plan database at AskEBSA.dol.gov/AbandonedPlanSearch. And FreeErisa (FreeErisa.BenefitsPro.com), which maintains a rundown of employee benefit plan paperwork.

There's also the National Registry of Unclaimed Retirement Benefits at UnclaimedRetirementBenefits.com. This site works like a "missed connections" service whereby companies register with the site to help facilitate a reunion between ex-employees and their retirement money. But not every company is registered with this site.

To see if your 401(k) money was turned over to the state's unclaimed property fund, use the National Association of Unclaimed Property Administrators website (Unclaimed.org) to search. Or you can do a multi-state search in 39 states at MissingMoney.com.

Or, if you think you were covered under a traditional pension plan that was disbanded, call the U.S. Pension Guaranty Corp. at 800-326-5678, or use the trustee search tool at PBGC.gov/search-trusteed-plans.

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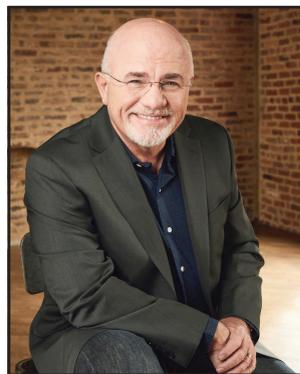
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**DAVE
Says**

by DAVE RAMSEY

**A CHURCH CAR?
YOU'VE GOT TO BE
KIDDING!**

Dear Dave,
My mom took out a Parent PLUS loan in 2009 to help pay for my college education. I also took out \$70,000 in student loans myself. My mom never made a payment on the loan she took out for me, and now the amount due on the Parent PLUS loan has ballooned to \$100,000. She recently told me in her mind it was my loan in her name, and I should be the one to make the payments after I became financially stable. Thankfully I just got a new job making \$140,000 a year. With this I can finally make a dent in my own loans, but she asks me every week if I'm going to pay the Parent



PLUS loan. My mom is a nurse practitioner, so she makes good money, but she recently financed two new luxury cars within 24 hours of each other—one for work and one for church. She also has loans out from borrowing on her 401(k) and credit card debt. Should I take over the Parent PLUS loan under my name?

Tommy

Dear Tommy,
Wait, are you serious? Your mom has a church car? I've never heard of such a thing. But hey, I'm going to talk to my wife about this. I knew I needed another car, I just didn't know I needed a church

car. Oh, my goodness!

Ok, here's the deal. If you had an agreement with your mom, or promised at any time to pay back the Parent PLUS Loan when you were able, you should cover it. But that's not what you told me. It sounds like your mom has a good heart and was just trying to help, but she did it in a dumb way. From what you told me, she's done a lot of dumb things with money.

Under no circumstances do you take the loan back under your name. In fact, I'm not certain you can even do that with a Parent PLUS Loan. You need to get your debt cleaned up first before trying to help her. If you choose to be a bigger help after that, you need to start things by having a serious conversation with your mom. She needs to hear that she's being absolutely silly with her money. Let her know you're willing to help because the loan was for your benefit. But make sure she understands you won't pay it all, and you won't do it while she's

making two luxury car payments—including one on a church car. That's ridiculous.

Offer to be her biggest cheerleader, and help her find a good financial coach—someone with the heart of a teacher. You might want to let her know you'll match whatever she pays toward the loan, so it'll feel like a team effort. But also make sure she understands if she pays nothing in any given month, you'll match that, too.

Good luck, Tommy!
— Dave

Dave Ramsey is an eight-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.



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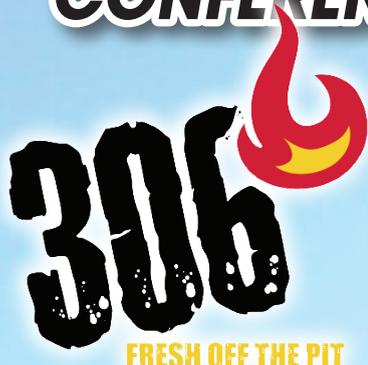
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- Kansas St./Texas vs
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- Coastal Carolina vs
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- Fresno St. at
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CHECK BOX BESIDE EACH WINNING TEAM

MULTIPLE TEAMS SHOWN DUE TO SOME MATCHUPS BEING UNDECIDED AT PRESS TIME
(vs: games played at a neutral location)

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- North Carolina

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**FRIDAY, 5PM
DECEMBER 2**

MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY

TIE BREAKER

Write Exact Score Below

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- LSU vs
- Georgia

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WEEK 12 WINNER 11/19: WILL HINTON of Killen, AL

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Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.



RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from 306 Barbecue in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 306 Barbecue Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.

Letters...

Be Your Biggest Advocate

Continued from Page 14

with a tumor the size of a lemon with 5 lymph nodes involved. I now know what a proper breast exam is, and I realized that my doctor's office had failed to give me a proper breast exam.

I discovered that legislation was passed in 2014 by then Senator Roger Bedford's bill *SN 22 148556-5* that required healthcare providers to inform patients with dense breast tissue that further testing is needed. Obviously, that was not followed in my case. Had it been, maybe early detection could have led to a lumpectomy instead of 20 doses of chemotherapy and a mastectomy followed by 32 radiation treatments.

We trust our healthcare providers to do their job, but we need to be our biggest advocates by being informed. Though it is too late for me, it is not for you. Ask for a copy of the radiologist's report of your mammogram and read it. If dense breast tissue is reported and or if micro calcifications or calcifications are seen, ask questions.

Marie G. Branscomb
Sheffield resident
from 1985-2020,
Now residing in
Vinemont, AL

Their Goals Are Simple

To the Editor:

The Ukrainian War, like most wars, is mainly about money. On the list

of the value of natural resources owned by every country, Russia is rated number one in the world, possessing natural resources worth an estimated \$75 trillion. Russia is rich in coal, copper, iron ore, oil, natural gas, titanium, platinum, uranium, silver, gold, and diamonds. Many American bankers, business tycoons, and other financial fat cats would love to get their greedy paws on that incredible treasure.

Their goals are simple: defeat Putin, destroy the Russian government, and then swoop in and start scooping up the loot, and they are quite willing to see hundreds of billions of your precious tax dollars cast into that bottomless Ukrainian money pit in order to get what they want. Using their near-total stranglehold of American news outlets, they are trying to sell you this war like they would sell a new flavor of toothpaste or a new brand of breakfast cereal.

But before you buy it, folks, ask yourself just one question: do you think that these multi-billionaires who control both the American news media and the American government care more about millions of people in Ukraine or trillions of dollars in Russia? And if you really can't answer that question, then I suggest that you go back to school and try once more to graduate from the second grade.

William Davis
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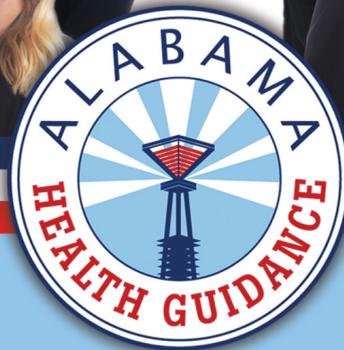
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Medicare Minute

"Prescription Drug Plans 2"

When looking at a prescription drug plan the first thing that most people look at is how much the plan cost. There are drug plans that cost less than \$20. There are also plans that cost more than \$100. Conventional wisdom tells us that something that cost \$100 has to be better than something that cost \$20, but when talking about Medicare prescription drug plans this isn't necessarily true. You have to look deeper than the premium of the plan to see if it's the right fit for you.

One important part of a drug plan is the deductible phase of the plan. A deductible is the amount of money you must pay out of your pocket before your plan will begin to pay. For example, if your plan has a \$505 deductible you may have to pay the first \$505 before the plan will pay. The good news is plans treat deductibles differently. Some plans have deductibles on all tiers of drugs. On some plans the deductible only pertains to tier 3, 4 or 5 drugs but not tier 1 or 2 drugs. Other plans have no deductible at all. The way to know if your plan has a deductible on the prescriptions you are taking is to look at the plan's Formulary to find your drug's tier and the Summary of Benefits to see if you have a deductible.

You will also want to know if the plan requires you to pay a coinsurance on any of your prescriptions. A coinsurance is a percentage you will pay on your prescription. A lot of plans have a coinsurance on tier 4 and tier 5 prescriptions. This means if you have a coinsurance of 20% on your prescription, and the prescription retails for \$500, you would pay 20% or \$100. Next week we will look at copays, formularies and provider networks.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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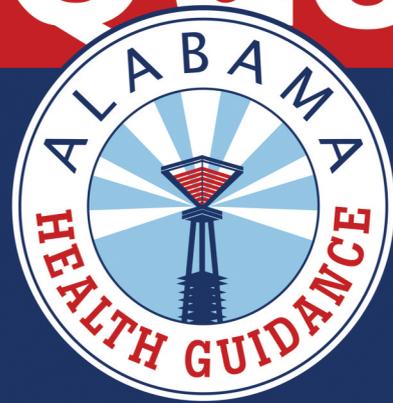
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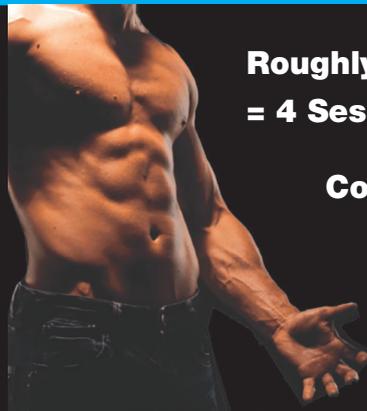
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Guest Commentary (2)

Climate Debate...

Continued from Page 22

WHY GREEN ENERGY ALTERNATIVES WON'T WORK

Even if the risks of using fossil fuels outweighed their benefits, we still need to know if it is even possible to replace them. It's surprising that this question is not asked more often. The ruling class believes it is possible, but the facts say otherwise.

First, consider that although fossil fuels are burned to generate heat and are often converted into other forms of energy such as electricity, they are also used to make many products we use every day.

Oil is especially versatile. Only 45% of U.S. oil consumption actually goes toward making gasoline and 9% is used to make jet fuel. About 25% is for products ranging from solar panels, wind generators, and asphalt to

tires, plastics, and waxes. Agriculture also depends heavily on fossil fuels for powering farm machinery and making fertilizers and pesticides.

It is also very unlikely that jets, merchant ships, or large trucks will ever run on batteries. There are currently no substitutes for oil-derived products in the quantities required to operate these larger vehicles.

In short, we will still need fossil fuels. Almost all aspects of our daily lives depend on them.

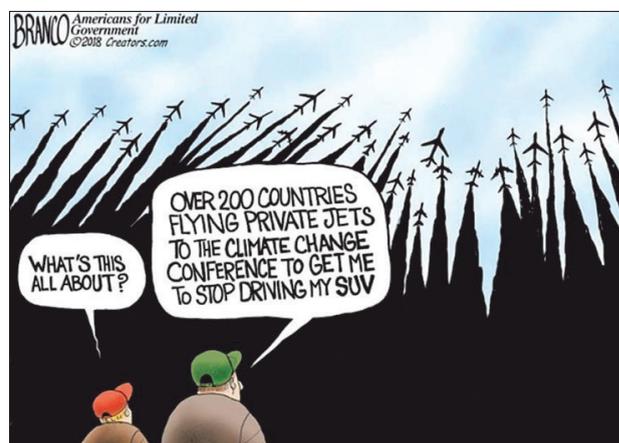
Second, are there even enough raw materials to build all the wind turbines, solar panels, and electric vehicles needed for a fossil fuel-free world? These new technologies require more mineral resources than our current fossil fuel-based energy infrastructure.

In addition to the common metals, electric vehicles require lithium,

nickel, cobalt, copper, rare earths, manganese, and zinc. Studies are already showing that the projected supply of some of these minerals for the transition to a fossil fuel-free world would fall far short of what's needed.

The prices of these key minerals will continue to rise steeply, increasing the costs of all the other products that employ them, including laptops, phones, copper pipes, and more.

Third, if we want to preserve the environment, isn't it better to obtain energy resources from the deep dead zones of the Earth rather than from the delicate veneer of life at its surface? Or is it better to mow down the wild forests to grow crops to make biofuels and strip mine the minerals needed for the green transition? Lithium mining is hazardous to the environment, as is cobalt mining.



Should we go back to the bad old days before whale oil, fuel wood, and rubber trees were replaced by kerosene, coal, and petroleum products, respectively?

THE REAL GREEN REVOLUTION

The so-called green revolution is not some hoped-for net-zero emissions Utopia. It is

here now, and it is fueled by carbon dioxide. The very carbon dioxide we put into the air from burning fossil fuels is plant food, as all the carbon in a plant or tree comes from the carbon dioxide in the atmosphere. The benefits are already evident as we see significantly increased "greening of the Earth" over the past several decades as a result of increased carbon dioxide

in the atmosphere. For believers, this is a sign of God's providence in creating a world that provides for our needs even as the population grows.

This article was first published November 2, 2022 at the *Daily Signal*.

Guillermo Gonzalez is an astronomer and research scientist at the University of Alabama - Huntsville. He writes in the areas of astrobology, intelligent design, and stellar spectroscopy. He also co-authored "The Privileged Planet: How our Place in the Cosmos is Designed for Discovery."

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Soap Opera Preview

DAYS OF OUR LIVES Sarah asked Xander if he kidnapped Bonnie and Susan. Alex and Stephanie's kiss heated up. Tony and Chad grew concerned about EJ. Meanwhile, EJ was confronted by Ava. Nicole confided in Chloe her concern about Jada having Eric's baby. Brady

congratulated Eric on his good news. Johnny angrily lit into EJ. Gabi and Li's romance was interrupted by Wendy. EJ urged Johnny to keep his secret. Gabi and Stefan bickered over her upcoming wedding to Li. Wendy confronted Li about his role in Stefan's brainwashing. Eric

received some stunning news. Kate gave Jada her support. Paulina summoned Abe with an idea she hoped would save Chanel. Sloan ripped into Chanel. Eric and Nicole got into a huge fight. John and Marlena worried about Kristen manipulating Brady. *Wait to See: Leo is surprised when Sonny offers to come to his aid. EJ and Nicole drown their sorrows together. Chad swallows his jealousy when he learns things are going well with Stephanie and Alex.*

GENERALHOSPITAL Scott received an

unexpected call. Kevin and Mac sought Ava's assistance. Dante questioned Heather. Victor jumped to the wrong conclusion. Holly made a desperate move. The Quartermaines celebrated a family Thanksgiving. Sam confessed her concern to Dante. Sonny reassured Nina. Jordan confronted Alexis. Holly found herself in the hot seat. Brook Lynn faced the consequences of her actions. Liesl made an offer to Cody. Trina confided in Marshall. Victor was livid. Curtis and Portia discussed family matters. Josslyn

opened up to Carly. Michael issued a warning to Dex. Chase and Sasha got caught up. Valentin asked for Sonny's assistance. Nina and Willow clashed. Sam and Sasha formed a bond. Spencer rebuffed Nikolas. Drew got a new lead. *Wait to See: Dante feels conflicted. Joss rejects Dex's proposition. Willow needs medical assistance.*

THE YOUNG AND THE RESTLESS Diane made a promise to Jack. Ashley interrogated Tucker. Devon came clean with Lily. Victor stood his ground to

protect Abby. Billy and Chloe comforted Chelsea. Nick gave Nate a reality check. Adam cleared the air with Sally. Billy and Lily reached an understanding. Nate questioned Elena's loyalty. Nikki discovered that Phyllis went rogue. Daniel reminisced with Lily. Diane did damage control with Kyle. *Wait to See: Victor gives Nick a fatal warning. Adam crosses the line. Tucker makes up for lost time with Devon.*

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3 Age Groups: 2-4 • 5-7 • 8-10

Entry Deadline: **THURS., DEC. 15 NOON**

Winners will be announced in the Courier Journal Dec. 21st issue & the December Issue of Kidsville News.

Drawings are judged by our staff on the basis of talent of the child's age ability.

IT MUST BE COLORED BY THE CHILD.

Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: www.courierjournal.net

TOP 3 WINNERS IN EACH AGE GROUP RECEIVE:



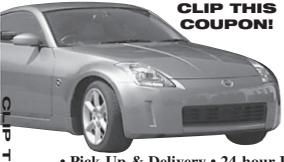
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STRANGE but TRUE

By Lucie Winborne

• **IN THE EARLY 1990S, CYCLISTS WHO DOPED AT THE TOUR DE FRANCE**

used so much erythropoietin that they had to exercise throughout the night to avoid having heart attacks in their sleep.

• **PRINGLES ONCE TRIED TO EVADE A HEFTY TAX** payment by claiming their product wasn't potato chips.

• **DO BEARS APPRECIATE BEAUTY LIKE US HUMANS?**

Some wildlife experts think so, as there have been many sightings of the animals sitting at scenic points and

staring out at vistas of mountains, rivers, etc. They appear to have no other purpose there than enjoying the view!

• **HUMANS ARE MORE LIKELY TO DIE AT AROUND 11 A.M.** than any other time of day.

• **WHO NEEDS HARRY POTTER?** Not the city of Christchurch in New Zealand. Until 2021, the city paid Ian Brackenbury Channell \$16,000 a year to act as a state-appointed wizard. His duties? To perform "acts of wizardry and other wizard-like services" for two decades.

• **IN THE FIRST FEW CENTURIES OF THE CHRISTIAN ERA,** controversy over whether or not Jesus was divine at birth created political and social unrest that frequently resulted in full-scale warfare.

• **SOME DVD COPIES OF "MONTY PYTHON AND THE HOLY GRAIL"** include a subtitle track called "Subtitles for People Who Don't Like the Film," comprised of lines from Shakespeare's "Henry IV Part 2" that vaguely match what the actors are saying.

THOUGHT FOR THE DAY: "Few people know how to take a walk. The qualifications are endurance, plain clothes, old shoes, an eye for nature, good humor, vast curiosity, good speech, good silence and nothing too much."

-- Ralph Waldo Emerson
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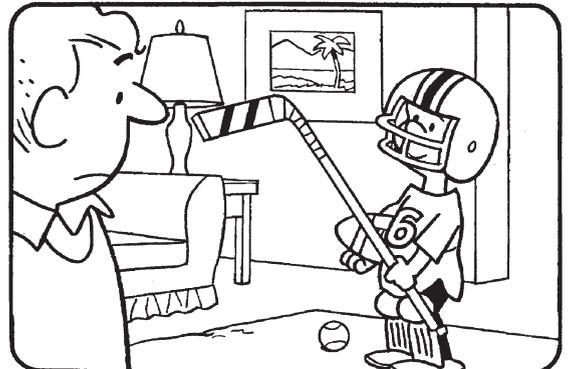
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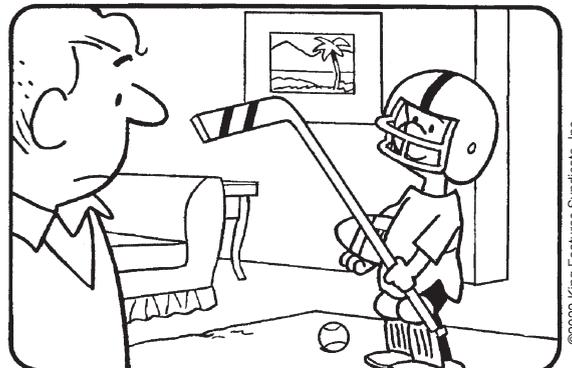
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HOCUS-FOCUS

BY HENRY BOLTIHOFF



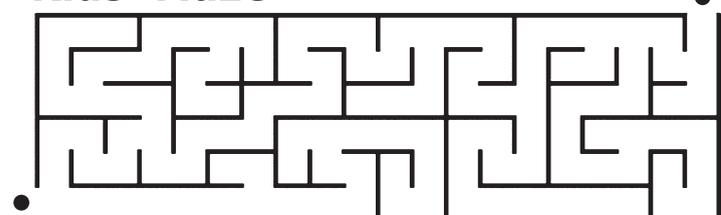
Find at least six differences in details between panels.



Differences: 1. Neckline is different. 2. Lamp is missing. 3. Table leg is different. 4. Tape is missing. 5. Stripes are missing. 6. Number 6 is missing.



Kids' Maze



Even Exchange by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

- | | | | |
|-----------------------|-----------|--------------------|-----------|
| 1. Quiver from cold | ___ V ___ | Blackeye | ___ N ___ |
| 2. Grocery employee | ___ G ___ | Wisconsin mascot | ___ D ___ |
| 3. Be worried about | ___ D ___ | Sleep vision | ___ M ___ |
| 4. Rock 'n' roll king | ___ V ___ | Immigrant's island | ___ L ___ |
| 5. Angry mood | ___ E ___ | Monkey with | ___ A ___ |
| 6. Canning jar | M ___ | Argonauts' leader | J ___ |
| 7. Flounder | ___ A ___ | Weeping tree | ___ I ___ |
| 8. Hermit | ___ N ___ | Also-ran | ___ S ___ |
| 9. Relatively unknown | ___ N ___ | Video game gallery | ___ D ___ |
| 10. 12 sets of 12 | ___ O ___ | It may need mowing | ___ A ___ |

Puzzle Whirl

MINI SUDOKU

5				
		2	3	
		2	4	
1				
				6
	1	4	3	

Place a number in the empty boxes in such a way that each row across, each column down and each small 6-box square contains all of the numbers from one to six.

WORD LADDERS

Can you go from SUNNY to PEONS in 5 words? Change one letter for each rung in the ladder.

sunny

peons

Answers on Page 38

WORD SPIRAL



Fill in the missing letters to reveal the nine-letter word that starts at one of the four corners and moves clockwise around the perimeter before ending in the center.

ON YOUR DEBT

Bankruptcy and Marriage



B. Grant McNutt
Managing Attorney

I Married My Spouse Not Their Debt, or Did I?

There Are Many Things To Consider When Filing For Bankruptcy, Not The Least Is If You Should File Jointly With Your Spouse, Or Just Yourself.

If a couple wants to file for bankruptcy, they can make the process more efficient by filing a joint petition rather than filing individually. The papers included in the joint petition will cover all of the spouses' assets and income, as well as their total debts and expenses. The property listed in the petition will include not only the marital property owned jointly by the couple but also the separate property owned individually by each spouse. Likewise, the debts will encompass not only the shared debts that the spouses owe as a couple but also the individual debts of each spouse. You can have all eligible debts discharged through a single bankruptcy rather than going through separate proceedings.

While a joint bankruptcy might seem like the natural solution to a couple's financial troubles, it is not necessarily the right choice for every couple. Read more below about situations in which a joint bankruptcy might or might not be appropriate.

Pros And Cons Of Filing For Joint Bankruptcy

- Pros:**
- Saves costs
 - Saves time
 - Thoroughly discharges debts

- Cons:**
- Must include all debts
 - Will affect both spouses' credit scores
 - May not provide sufficient exemptions

The most obvious advantage of pursuing joint bankruptcy as a married couple is the reduction in costs and time. You will pay the same filing fee as a couple that you would as an individual, so filing jointly would cut these costs in half. Any other fees related to the proceedings, such as attorney fees, also would be halved. The proceedings will be relatively efficient because there will be only a single set of documents and a single

sequence of events. Joint bankruptcy also can be a more thorough way of discharging debts. If only one spouse files, while the other spouse does not, the spouse who does not may still be on the hook for their portion of any debts owed by the couple together.

On the other hand, a joint bankruptcy may not be appropriate if one of the spouses is in a significantly different financial position from the other. For example, one spouse might owe child support arrears and overdue taxes, which usually must be paid off completely if you file under Chapter 13. The couple might struggle to meet their payments under the plan if they include these debts, so the spouse who owes them may want to file separately. Also, if one spouse acquired a substantial amount of property before entering the marriage, covering the property with sufficient exemptions may not be feasible. The spouse who does not have as much property may want to file individually in this situation, excluding the separate property of the other spouse from the bankruptcy.

Doubling Exemptions

Exemptions allow a debtor to file for bankruptcy to protect certain assets from being taken to pay their debts. If your spouse and you file separately, you will have access to two sets of exemptions. Essentially doubling your amount of exemptions.

Bond & Botes Helps People Struggling with Debt

Contact The Bond & Botes Law Offices. Debt in all forms can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. If you have student loans and other debts you feel you cannot pay call our offices today for an absolutely free and non-judgmental conversation on how you can get relief from your debt. Call us today and let us help you! We can alleviate your stress! We want to help and we can help you!

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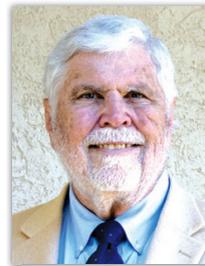
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ASK THE ATTORNEY



Thomas McCutcheon
Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, PC, as a service to the residents of NW Alabama.

Tips To Avoid Additional Grief After Death

The last thing people want to deal with when they are grieving is red tape. It's extremely frustrating. In an attempt to help loved ones who have lost a family member, here are some suggestions on how to make a tough situation, hopefully, go smoother.

Do keep cell phones. Face, voice and fingerprint recognition speed up access for someone who is alive, but present barriers for survivors trying to wind down accounts. For many businesses, access codes are sent to a phone for verification with numbers that must be entered for a specific accounts. If the phone can't be opened, any transactions that are connected to a specific cell phone number can be difficult.

Keep an updated list of recurring charges that are automatically deducted from credit cards, debit cards or checking account. It is convenient to use auto pay but there is no reason to continue to pay for services that are not being used.

Get a password manager to hold all usernames and passwords and make sure your personal representative knows the master password.

Buy at least three (3) copies of the death certificate.

Make sure you have other important documents such as birth certificates, marriage certificates, divorce papers, and social security cards. It sometimes can take weeks to get copies from various agencies. Often, insurance companies will ask for these documents in order to process and pay benefits from life insurance policies.

Make sure you put the Will and other important documents in a safe-deposit box that you have access to or in a fireproof box at your home.

Buckle up, drive safely, and as always, your referrals are appreciated! 256-764-0112

Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

facebook: McCutcheon and Hamner, P.C.

We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted. No representation is made that the quality of legal services to be performed is greater than the quality legal services performed by other lawyers.



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We know all of those **MEDICARE** options may seem a bit confusing – but our **LOCAL** Insurance Specialists have over 20 years of combined experience to help make the whole process easy for you.

Our "Third Thursday" Medicare Education Classes, offered each month, allow you the opportunity to learn more. Call to register now to attend one of these classes!



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Notes...

Continued from page 5

The Ritz Theatre in Sheffield is hosting our Polar Express family event and a series of Christmas movies in December.

Ritz Christmas Movie Schedule:
"It's a Wonderful Life" Friday, December 9, 7pm Tickets \$10
"Christmas Vacation" Tuesday, December 13, 7pm Tickets \$10
"The Polar Express" Family Holiday Event December 16 and 17 at 6pm - Includes trolley ride with Santa, cookies and hot cocoa, ornament decorating, and the film-- Tickets \$18, MUST be purchased in advance at tennesseevalleyarts.org or at 256-383-0533
"Elf" Tuesday, December 20, 7pm. Tickets \$10
 Disney's "A Christmas Carol" Thursday, December 22, 7pm Tickets \$10
 Purchase tickets at tennesseevalleyarts.org or at the door. (all except Polar Express)

A Deibert Christmas on Saturday, December 10, 1-3pm at Deibert Park, Darby Drive and Cox Creek Parkway, Florence. "A Night Before Christmas" storyline and photos with Santa Manley outside the Deibert Park Barn.
 Sponsored by Florence Parks and Recreation and the Florence-Lauderdale Public Library.

The Combined Choirs of Florence First United Methodist Church and Florence First Cumberland Presbyterian Church presents two performances of "The Mystery and the Majesty" a Christmas Cantata by Joseph Martin on Sunday December 11.
 The first performance is in the Sanctuary of Florence First United Methodist Church at 11am. The second performance is in the Sanctuary of Florence First Cumberland Presbyterian Church at 5pm. All are welcomed and invited. There is no charge for attending the performances.

Day by Day Grief Support Group will host the annual **Candlelight Remembrance Service** for parents who have had children to die. The event will be held in the Cross Point church auditorium, 1350 Cox Creek Parkway in Florence Sunday, December 11 at 2:30pm. Family members and friends are

See NOTES... page 38

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PROPERTY FOR SALE in Muscle Shoals, 3.45 Acres on Mary Mack St., Call 256-740-1960

FLORENCE: BUSINESS RENTAL: Building available on 1224 N. Pine St., previously a beauty shop. Call Kairos Property Management 256-656-3578

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TERMS: 20% down day of sale with the rest due within 30 days. Seller will furnish deed and title policy. Property sold AS-IS. Prospective buyer has the right to inspect up to 10 days before auction. House may contain lead-based paint. Couch Auction & Realty is agent of the Seller. Seller reserves the right to refuse any and all bids. All information in this ad is from sources believed to be correct but is not guaranteed. Announcements made day of sale take precedence over any printed material.

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Community Notes...

Continued from page 37

invited to light candles in memory of the beloved child. First time attenders need to email anita.watkins@comcast.net.
Day by Day is an affiliate of the Riverbend Foundation.

Christmas Dinner — Covered-dish dinner for the Central Community Center will be at 6pm, December 12 at Pleasant Hill Church Life Center, 2705 County Road 222, in Florence.

Pawlday with the Grinch! Join the Grinch and his four-legged friends on Saturday, December 17 from 4:30-6:30pm at the Florence Lauderdale Animal Services building, 3240 Roberson Road in Florence. Enjoy balloon animals, candy, and lots of fun taking free photos with the green one. It's time to cheer up the Grinch — it's the holidays after all!

55th Annual Turkey Shoot on Saturday, December 17, 7am until we run out of shooters at Knights of Columbus, Langer Hall, 4051 Co. Rd. 30, St. Florian. All ammunition provided. Shotgun rounds, .22cal rifle rounds, .22 pistol rounds. We have ham rounds. Concession stand will be open. Youth friendly. Fun for the entire family.

Alabama and her Victorian Literature class for their assistance in identifying objects in this collection.

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence and is open to the public with no admission fee Monday - Friday from 9am-4pm and on Sundays from 1-4pm. 256-760-6379.

If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details call or write me.

Debbie Dixon, P.O. Box 2234, Florence, AL 35630. Phone: 256-443-1297. Tax ID# 27-2001583.

Sponsoring entails buying 3 gifts for each child sponsored.

Want to list your event in Community Notes? Email your information to editor@CourierJournal.net.

Christmas for Kids — It's that time again. We are in need of sponsors for children during Christmas. These children have one or both parents in jail or prison.

These innocent children have done nothing but are certainly affected because of their parents wrong-doings.

Public Notice - Lauderdale County Board of Education, Special Education Department - Special Education records for students who graduated or should have graduated during the year 2016 and 2017 are going to be destroyed in January 2023. Persons interested in receiving their records should contact the Special Education Department at 256-760-1324 before December 16, 2022.

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Suboxone treatment

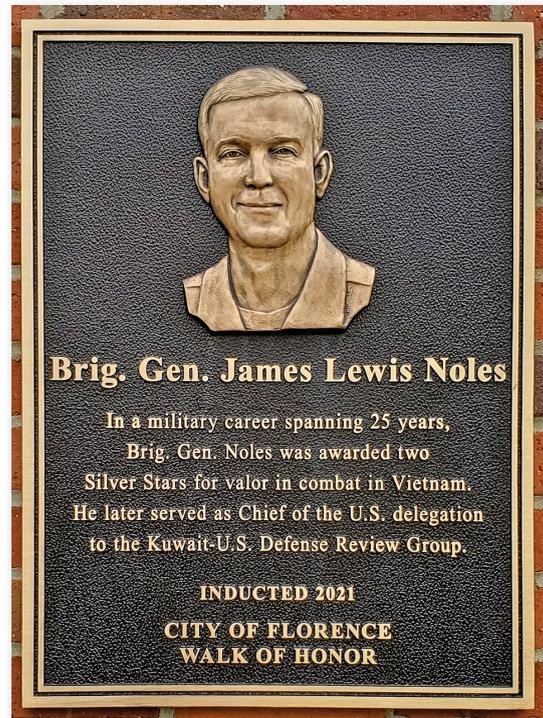
What's under your hat? The Tangled Tale of Hats and Hair continues through December 27 at the Kennedy-Douglass Center for the Arts.

Our hats and hair speak about our culture and our histories. They illustrate protest and rebellion, mourning and loss, celebration, and happiness. They protect us, defend us, announce us. They communicate who we want to be; they speak to where we are from. Our hats and hair signal our interests, our fashion sense, and who we are. This exhibit looks at hats and hair in our corner of the state through time.

Explore the styles, accessories, and products that Shoals residents have used to express themselves over several hundred years. From bone hair pins used by Native Americans to Victorian hair extensions; from military headwear to straw boaters and bonnets; and from pompadours to purple hair.

This collaborative exhibit features artifacts from Pope's Tavern, The Florence Indian Mound Museum, the Frank Lloyd Wright Rosenbaum House, and Kennedy-Douglass Center for the Arts, Alabama Department of Archives and History, the Florence High School Collection, Belle Mont Plantation, and local Shoals residents. Special thanks to Dr. Cheryl Price of the University of North

SIGNS OF THE PAST



Location: 34.8064°N, 87.6314°W
Florence Walk of Honor near Marriott Hotel

Gen. Noles commissioned in 1967, as 2nd Lt. from UNA (then Florence State Univ.) and began his military career. His knowledge of Middle Eastern languages served well in negotiations with our Middle East allies.. In retirement, in Florence, he and his son authored *Mighty by Sacrifice*.

~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"

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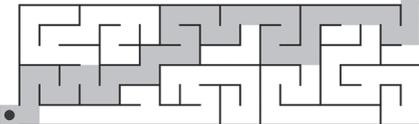


Even Exchange answers

1. Shiver, Shiner
2. Bagger, Badger
3. Dread, Dream
4. Elvis, Ellis
5. Temper, Tamper
6. Mason, Jason
7. Wallow, Willow
8. Loner, Loser
9. Arcane, Arcade
10. Gross, Grass

Puzzle Whirl Answers

Kids' Maze Solution



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WORD LADDER

Answer
SUNNY, PUNNY, PENNY, PEONY, PEONS

Word Spiral Answer
AARDVARKS

MINI SUDOKU

Answer

5	2	3	6	1	4
4	6	1	2	3	5
3	5	2	4	6	1
1	4	6	5	2	3
2	3	5	1	4	6
6	1	4	3	5	2

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